

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Theodore Ansell
Debtor(s)

Bankruptcy Case No.: 18-20259-GLT
Issued Per 8/9/2018 Proceeding
Chapter: 13
Docket No.: 50 - 31
Concil. Conf.: August 9, 2018 at 02:30 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 11, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Aug. 9, 2018 at 02:30 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 14 of The IRS .
- ☒ H. Additional Terms: The secured claim(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified plan terms: Claim No. 5 of Wells Fargo at \$131.00 per month to pay in full within plan terms.

Keybank Claim No.4 governs, following all payment changes of record.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: August 10, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Theodore Ansell
 Debtor

Case No. 18-20259-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

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 Total Noticed: 34

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db +Theodore Ansell, 513 S. 9th Street, Connellsville, PA 15425-2914
 cr +KeyBank N.A.as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road,
 Brooklyn, OH 44144-2338
 cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire,
 Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
 14805387 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14763476 +Citizens Bank/fm, 630 Plaza Dr Ste 150, Highlands Ranch, CO 80129-2750
 14883374 +First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
 14763481 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
 14763482 +Gina Ronzio, PO Box 345, Dawson, PA 15428-0345
 14766657 +KeyBank N.A., as S/B/M to First Niagara, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
 14763484 +Keybank Na, 1 Hudson City Ctr, Hudson, NY 12534-2354
 14763486 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 14763485 PNC Bank, PO Box 1397, Pittsburgh, PA 15230-1397
 14804798 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 14864190 +PNC Bank, N.A., Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101-4982
 14879793 +Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
 14763488 +The United Federal Cr, 3 Sunset Beach Rd, Morgantown, WV 26508-4431
 14814025 +The United Federal Credit Union, 3 Sunset Beach Rd., Morgantown, WV 26508-4431
 14790870 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: U.S. Bank National Association, Bankruptcy Department,
 PO Box 108, St. Louis, MO 63166-0108)
 14790479 Wells Fargo Bank N.A.,, d/b/a Wells Fargo Dealer Services, PO Box 19657,
 Irvine, CA 92623-9657
 14763490 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14763479 E-mail/Text: svlainich@communitybank.tv Aug 11 2018 02:12:47 Community Bank, Po Box 357,
 Carmichaels, PA 15320
 14763477 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 11 2018 02:12:08 Comenity Bank/buckle,
 Po Box 182789, Columbus, OH 43218-2789
 14763478 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 11 2018 02:12:08 Comenitycapital/zales,
 Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
 14809729 +E-mail/Text: svlainich@communitybank.tv Aug 11 2018 02:12:46 Community Bank,
 90 West Chestnut Street, Suite 100, Washington, PA 15301-4524
 14766542 E-mail/Text: mrdiscen@discover.com Aug 11 2018 02:11:56 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14763480 +E-mail/Text: mrdiscen@discover.com Aug 11 2018 02:11:56 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14809483 E-mail/Text: cio.bncmail@irs.gov Aug 11 2018 02:12:02 Internal Revenue Service,
 PO Box 21126, Philadelphia, PA 19114
 14763483 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Aug 11 2018 02:12:50 Keybank NA,
 Key Bank; Attention: Recovery Payment Pr, 4910 Tiedeman Road (Routing Code: 08-01-
 Brooklyn, OH 44144-2338
 14809484 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:12:27 PA Department of Revenue,
 Department 280946, Harrisburg, PA 17128-0001
 14772677 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 11 2018 02:20:25
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14800689 E-mail/Text: bnc-quantum@quantum3group.com Aug 11 2018 02:12:14
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 14800686 E-mail/Text: bnc-quantum@quantum3group.com Aug 11 2018 02:12:14
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
 Kirkland, WA 98083-0788
 14804128 E-mail/Text: bnc-quantum@quantum3group.com Aug 11 2018 02:12:14
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 14763487 +E-mail/PDF: gecsed@recoverycorp.com Aug 11 2018 01:53:23 Synchrony Bank/Care Credit,
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Discover Products, Inc.
 cr PNC Bank National Association
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14763489* +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank/Rms CC, Card Member Services, Po Box 108,
 St Louis, MO 63166)
 14763475 ##+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 2, * 2, ## 1

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 USPS regulations require that automation-compatible mail display the correct ZIP.

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User: dbas
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Total Noticed: 34

Date Rcvd: Aug 10, 2018

***** BYPASSED RECIPIENTS (continued) *****

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Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2018 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com
Brian Thomas Langford on behalf of Creditor Discover Products, Inc. PitEcf@weltman.com,
PitEcf@weltman.com
Corey J. Sacca on behalf of Debtor Theodore Ansell csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
James Warmbrodt on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6